

# **SURVEY OF URBAN HOUSING NEEDS OF THE MUSKEG LAKE CREE NATION**

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**A research project of the Bridges and Foundations Project on Urban Aboriginal Housing and the Muskeg Lake Cree Nation Affordable Housing Program, with support from the Community-University Research Alliances (CURA) Program of the Social Sciences and Humanities Research Council of Canada (SSHRC) and Canada Mortgage and Housing Corporation (CMHC)**

## **Introduction**

The Muskeg Lake Cree Nation is moving toward establishing an Affordable Housing Program for its band members living in the urban setting. The program would involve three phases: i) Base Information, ii) Program Design, and iii) Program Development. In an attempt to meet the first phase, the Muskeg Lake Cree Nation collaborated with the Bridges and Foundations Project on Urban Aboriginal Housing, a research initiative of the Social Sciences and Humanities Research Council of Canada and the Canada Mortgage and Housing Corporation.

Paul Ledoux, of the Saskatchewan Indian Equity Foundation and Chair of the Affordable Housing Program Development Committee for the Muskeg Lake Cree Nation, submitted and gained approval from this committee of a research proposal developed by Dr. Alan Anderson of the Dept. of Sociology, University of Saskatchewan, who was Research Director of the Bridges and Foundations Project. The Project Management Committee then agreed on April 1, 2003 to fund the first phase in the program: to establish the Base Information of band members living in the urban setting of Saskatoon. The survey was mailed out to all band members living off reserve in late June 2003, with August 31 as the targeted completion date for receipt of completed questionnaires, and the final report from the Muskeg Lake housing committee scheduled for submission by October 31, 2003. That report was intended to identify the basic parameters required for the design of the Affordable Housing Program. The report determined the wants and needs of Muskeg Lake Cree Nation members within the urban environment, especially Saskatoon.

The specific objectives of the research were to determine why Muskeg Lake Cree Nation members are moving to urban centers; which neighborhoods members are moving to and why; the type of housing members are currently living in; the level of satisfaction of members with their current housing situation; the extent to which members are interested in home ownership; the types of housing members want and need; and members' needs within urban neighborhoods and communities and the services available or needed. The

stated long-term objectives of this research were first, to understand and lessen the barriers that may prevent Muskeg Lake Cree Nation families from home ownership; second, to increase the numbers of Muskeg Lake Cree Nation families moving into home ownership; and third, to improve home ownership opportunities for Muskeg Lake Cree Nation families.

## **Methodology**

Following negotiations between the Affordable Housing Program Development Committee of the Muskeg Lake Cree Nation and the Management Committee of the Bridges and Foundations Project, which resulted in the development of a preliminary questionnaire, a pilot survey using this questionnaire was tried on a small sample, than an acceptable revised questionnaire was finalized. A mailing list of all band members was compiled from last known addresses, and sent out on July 28, 2003.

The Muskeg Lake Cree Nation, which has a home reserve located approximately 90 km northwest of Saskatoon, and an urban reserve in Saskatoon (used for institutional and commercial purposes), consists of 1024 adult voting members out of a total band membership of 1645. Only an estimated 250 of these members remained on reserve; more than half of the others were likely located in Saskatoon, and the remainder scattered elsewhere in Saskatchewan and throughout Canada. While the survey questionnaire was completed finally by 144 respondents, information was collected on approximately three times that number who were occupants of the respondents' households.

The questionnaire was carefully designed to be easily completed, informative yet short and to the point. The purpose of the survey was explained by the Muskeg Lake housing committee, and confidentiality of respondents was ensured. The information to be collected would enable the project to first, construct a profile of households and respondents, detailing household size as well as each principal respondent's age, education, and employment; second, to learn more about the migratory patterns and mobility of band members; third, to understand more about the exact housing conditions of urban band members; and finally, to study the crucial financial situation of primarily urban band members.

An earnest effort was made to track down band members whose addresses were not known, and to phone members who had not returned the questionnaire by the end of

August 2003; all of this effort doubtless served to augment the completion rate and resulted in returned questionnaires well after the anticipated deadline. This also explains why the report by the housing committee dated Oct. 31, 2003 reported on a sample of 125, whereas the present finalized report by the Bridges and Foundations Project summarizes data from a larger sample of 144. In the original sample (N=125), 24 (19.2%) households were located in Saskatoon, another 32 (25.6%) elsewhere in Saskatchewan, 33 (26.4%) in Alberta (notably Edmonton and Calgary), 13 (10.4%) in British Columbia (mainly Vancouver), 10 (8.0%) in Ontario (eg. Toronto), two in Quebec (eg. Montreal), and one each in Manitoba (Winnipeg), the Northwest Territories, and the United States, while 8 (6.4%) did not clearly specify location.

All completed questionnaires were returned to Dr. Anderson. The initial sample (returned by the original August 31 deadline) was processed for the housing committee by Val Sutton of Sunridge Residential; whereas the data analysis of the full survey (including the late additions) was done by Rebecca Hatten, a research assistant for the project, under the supervision of Dr. Anderson at the University of Saskatchewan, during spring 2004.

In spite of many precautions in planning and administering this survey, as in virtually any survey the results cannot be completely reliable because of errors that are inevitably involved; our objective was to minimize these potential errors. When a survey is distributed, the returned surveys are but a sample of the actual population, leaving generalization to the full population subject to some interpretation. Moreover, in this particular survey, certain questions were problematic and difficult to analyze. This problem cannot be realized until analysis has begun. Measurement error could occur because of respondents' misunderstanding of questions, the inability to recall past events accurately, the instability of the respondents' opinions and attitudes, and the respondents' reticence to reveal confidential or highly personal information. There were a few specific questions that were problematic. For example, the second question in the questionnaire requests information on household occupants; some respondents filled out the names of their family members but omitted to specify the relationship to the respondent (so these

were given the response *did not answer*). Questions probing into personal financial details were left unanswered in some returned questionnaires because some respondents felt that these questions intruded into privacy. Questions on employment were difficult to interpret because some respondents would check that a person was unemployed because this person was not of working age, or not employed (but exactly *why* was a respondent not working?). Despite these difficulties in data analysis, however, this survey represents the most detailed analysis of primarily urban members of a particular First Nation in Saskatchewan to date, and a lot of very interesting and timely information was gathered.

## **Data Analysis**

### **Profile of Households and Respondents**

In the full sample (N=144), the average number of people in a household was two, occurring 33.3% of the time. The next most frequent number is either three or four, respectively 20.1% of the total sample, or a combined percentage of 40.2% of respondents' households. There were only nine dwellings (6.3%) with six to ten people. (Table 1)

The average age of the respondent was between 31 and 40 years of age (31.3%). 45.2% of respondents were between the ages of 20 and 40. (Table 2)

The largest numbers of respondents were employed in the sales and service industry. These accounted for 17.4% (25) of respondents. Occupations in trades, transport, equipment operators, and related were second with 12.5% (18) of respondents, and the category of business, finance, and administration followed closely at 11.1% (16). Only 4.9% (7) of respondents were unemployed. However, a rather large number of people (11.1%= 16) did not respond to the question. (Table 3)

35.4% (51) of respondents had a high school education only, a quarter (36) have a technical/business/vocational school education, and 20.8% (30) at least some university education, while another 4.9% (7) had completed a university degree. (Table 4)

Of 124 households which reported two people or more in the household, 54.0% (67) of respondents were living with a spouse, and another 6.5% (8) were living in common law relationships or with a boyfriend/girlfriend. (Table 5)

Most households (more than three-quarters) contained one or two children, mostly the sons and daughters of the respondent. However, in keeping with the First Nations tradition of the extended family, other children included grandchildren, stepchildren, nieces and nephews, and occasionally foster children. Significant numbers of young children as well as teenagers were recorded in the total sample. While data were collected on the age, education, and possible employment of up to nine other occupants besides the respondent, analyzing these data proved extremely complex, given the large number of persons recorded – a total of at least 428 including respondents.

### **Migration and Mobility**

Of the total 144 respondents, 73.6% (106) were living in a city, 12.5% (18) in a town, 6.9% (10) in a rural area off reserve, and 6.9% (10) on the reserve. (Table 6)

64.6% (93) respondents had been where they are now located for more than five years. (Table 7) This frequency can be further categorized into 73 in a city, nine in a town, five in a rural area off reserve, and only six on the reserve.

In the past five years, 36.8% (53) had not moved, 42.4% (61) had moved once, twice, or three times, and 19.4% (28) had moved more than three times. (Table 8) Those situated in a city or town moved the most, accounting for 95.0% of the respondents who moved three times and all of the respondents who moved more than three times.

Many rationales were given for moving. The most often repeated were the home being too small (22.9%=33), moving to a better home (21.5%=31), the monthly cost being too high (18.8%=27), changes in the family (15.3%=22), and wanting to be closer to work (15.3%=22), because the home was in poor condition (13.9%=20), to live in a safer neighborhood (12.5%=18), and the desire to be closer to family and friends (10.4%=15). Other diverse reasons included to purchase their own home, to be closer to shops and services, schools or universities, or public transportation, to live in an area with more



cultural diversity, changes in employment, to find less expensive housing, because of a change in their financial situation, to live in the country, to retire, etc.

When asked if they had plans to move in the future, 52.1% (75) answered *yes*, 41.2% (59) replied *no*, and 4.2% (59) were *unsure*. There was little difference between those planning to move who were living in a city or a town (57.5% and 61% respectively). Respondents who were living in a rural area or reserve were more likely to have no plans to move (60.0% and 80.0% respectively). Of the 84 respondents who wished to move, 25 (29.8%) want to move in the next year and 31 (36.9%) want to move in the next three to five years.

The primary reason why respondents definitely planned to move was to purchase their own home (26.2%). The next most prominent grounds for moving were financial reasons, the size of the present home, and work related reasons (all at 13.1%). Other reasons included affordability, escaping a bad neighborhood, a desire to move back to the reserve, health care, employment, family reunification....

### **Housing Conditions**

A few more than half (57.6%=83) of respondents were living in a single house, and 15.3% (22) are living in an apartment. Those living in a townhouse/condo or a duplex accounted for 10.4% (15) and 9.0% (13), respectively. The remaining 7% of the respondents were living in a basement suite, fourplex, trailer, suite, or classified themselves in *other*. (Table 9)

Slightly more than half (56.9%= 82) of the respondents were satisfied with their current living accommodations. Of those living in a single house, 72.0% were satisfied. Only 8.5% of those in a townhouse/condo and an apartment were satisfied. Of the 62 respondents (43.1%) not satisfied with their current living accommodations, 31 (50.0%)

asserted that their home was too small, 22 (32.2%) said the home is too expensive, and 20 (32.2%) stated that the home was in poor condition.

A majority (57.6%=83) out of 144 respondents were renting their homes. Asked to provide reasons for renting, 65.1% (54) of the renters emphasized their inability to afford the type of home wanted, 53.0% (44) said that they were unable to obtain a mortgage, 18.1% (15) felt uncomfortable dealing with banks, 13.3% (11) stressed the flexibility of being able to move whenever they wanted, 4.8% (4) commented that they didn't want the responsibility of home ownership, and 4.8% (4) that they viewed their present accommodation just as short-term. Other reasons given were that the respondent just "wasn't ready" to own a home, no other accommodations were available, the respondent wasn't familiar with the processes for buying a home, one some respondent lived in a seniors home, the respondent was trying to pay off debts, he/she would relocate soon for employment, the respondent was trying to build up a better credit rating, the respondent's employment situation was unstable, or the respondent already owned a home elsewhere.....

47.2% (68) of respondents owned their homes. Of these who owned their homes, 70.6% (44) were satisfied with their homes, and 29.4% (18) were not satisfied. The unsatisfied respondents' two most prominent reasons for lack of satisfaction were that the home was too small (50%=9) and the home was in poor condition (38.9%=7). Other reasons given for dissatisfaction were that their home was not close to university/college or schools, not close to public transportation, not close to family/friends, that the neighborhood was unsafe, and that there was insufficient cultural diversity.

The majority of respondents (88.9%=128) were interested in a program to help them buy a home. The first choice of a majority (60.4%) of respondents would clearly be a single house, the second choice a duplex, and the third a townhouse-style condominium; an apartment-style condominium was least popular. 11 individuals required a wheel chair accessible home. When asked how many bedrooms were needed, 46.5% (67) wished for

a home with three bedrooms, 23.6% (34) indicated the need for a two-bedroom home, and 23.6% (34) required more than three bedrooms.

When purchasing a home, the most important location concerns were a safe neighborhood (84.7%), a home close to work (41.0%), close to schools (36.1%), close to shopping or other services (36.1%), close to public transportation (28.5%), close to family/friends (27.1%), or a home in a neighborhood with cultural diversity (14.6%). Fewer respondents (4.9%) thought it important to have a home close to university/college.

### **Financial Considerations**

A greater number of households (42.4%=61) had a total annual household income over \$42,000. The second highest income bracket was below \$12,000 (13.2%=19), followed by the category \$12,000 - \$18,000 (11.8%=17).(Table 10)

34 households out of 44 in the income bracket of over \$42,000 were satisfied with their single house. Satisfaction with a single house increased with income; however, those in apartments, townhouses, and duplex/fourplexes were generally not satisfied regardless of their income.

The total household annual income seemed to have no relation to the number of moves in the past five years.

A little over half (54.2%=78) of the respondents were employed full time, and 13.2% part-time, 19.4% were unemployed, and 8.3% were retired. (Table 11) 32.5% of the

homes with two or more people in them reported having the second person employed full time, whereas in 39.7% of those homes the second person was unemployed.

76.4% of all respondents claimed personal property as an asset, 70.1% a saving/chequing account, 43.1% investments, 39.6% a home as an asset, and 16.7% land as an asset. A small percentage (6.9%) of respondents reported having no assets.

When asked about the kinds of debts individuals have, credit card debt was the most prominent (50.7%). This was closely followed by debt with a car loan/lease (48.6%). Personal loans (29.2%), personal line of credit (26.4%), and a student loan debt (20.1%) were also commonly mentioned. A very small percent (4.9%) reported having no debts at all. The average total monthly debt payment was over \$700 (34.0%) and the categories of \$300-\$500 and \$500-\$700 each accounted for 14.6% of respondents' total monthly debt payments. (Table 12)

Many respondents (36.8%) had monthly housing expenses exceeding \$900. 20.8% were paying \$700-\$900 a month, 16.0% \$500-\$700, and 21.5% \$300-\$500 in housing expenses (Table 13).

Approximately half (54.9%) of individuals responded *yes* when asked if they were able to maintain credit, 41.7% answered *no*, and 2.1% claimed that they have never applied for credit. Of the respondents who were not able to maintain credit, 60.9% replied that it was due to a bad credit history, 32.8% said this was the result of not having a high enough income, and 14.1% claimed that they have declared bankruptcy. A very small percent (4.7%) did not want to obtain credit at all.

## **Initiatives**

An information session on home ownership would be of interest to 68.1% of respondents. The preferred method of delivery of information was by mail (57.6%), followed by the delivery of information at a meeting (38.2%), and the third most popular method was to

deliver the information via website (22.2%). The least popular requests for information delivery were by video (12.5%), by mentors (6.3%), and by self-study (4.2%). The respondents believed that the affordable housing program would best be funded by grants (50.7%). Funding by preferential loans and funding by co-op support were not quite as popular (35.4% and 26.4% respectively).

The question asking if there were any other housing initiatives that the respondent would like to see brought a variety of replies. Of the individuals who responded to the question, 30% wished to see a home maintenance/home improvement program set up. This was mainly the request of those who presently own their homes. 17.5% of respondents would like to see assistance for off-reserve homes, and 10.0% requested help with the down payment on a house. Other housing initiatives that were suggested included low interest loans/mortgages, low payment plans, rent-to-own homes, and co-operative housing. Others (especially seniors) expressed a desire for assistance with taxes, homecare programs, and the development of a senior's home in an urban centre run by First Nations Peoples. Registered home ownership programs, personal involvement in construction, on-reserve rentals, and other recommendations were made by respondents and family members.

Finally, the collaboration between the Muskeg Lake Cree Nation and the Bridges and Foundations Project has permitted the development and execution of this groundbreaking survey which was well-received by informants. We especially appreciate the generous time and honesty of all these respondents, and not the least their interest in the project. Almost every respondent (91.7%) expressed their wish to receive a copy of the results of this survey, preferably by mail (68.8%).

## APPENDIX A: Survey

**MUSKEG LAKE CREE NATION  
AFFORDABLE HOUSING PROGRAM**

**and**

**BRIDGES AND FOUNDATIONS PROJECT  
ON  
URBAN ABORIGINAL HOUSING**

**Survey of Band Members**

The Muskeg Lake Cree Nation and the Bridges and Foundations Project on Urban Aboriginal Housing is conducting a survey as part of a study leading to the development of an affordable housing program for Muskeg Lake Cree Nation members.

The information that you provide will be kept strictly confidential and will not be used for any purpose other than the affordable housing program and the Bridges and Foundations Project.

Your participation and feedback is very important in the development of an affordable housing program for Muskeg Lake Cree Nation members.

Please fill out this survey, sign the consent agreement, and return both in the self-addressed, stamped envelope by no later than August 31, 2003 to:

Dr. A. B. Anderson  
Department of Sociology  
University of Saskatchewan  
9 Campus Dr.  
Saskatoon, SK S7N 5A5

Once the study is completed, the results of the survey will be available to all members of the Muskeg Lake Cree Nation.

**PART I: Family Information**

1. How many people (adults and children) live in your home? \_\_\_\_\_
2. Please fill out the following table (with Person #1 being yourself).  
This will provide us with a profile of the people living in your home.

<b>Person #</b>	<b>Relationship to Person #1 (spouse, son, daughter, etc.)</b>	<b>Age</b>	<b>Occupation</b>	<b>Highest Level of Education (see categories below)</b>
<b>1</b>	<b>Me</b>			
<b>2</b>				
<b>3</b>				
<b>4</b>				
<b>5</b>				
<b>6</b>				
<b>7</b>				
<b>8</b>				

- 1 - Grade school (1 - 8)**  
**2 - High school (9 - 12)**  
**3 - Technical/business school/vocational school  
(diploma, certificate, trade certificate, etc.)**  
**4 - University**  
**5 - University post-graduate**  
**6 - Other (please specify)**



**PART II: Where You Live**


3. Where do you live?

- ☐ City
- ☐ Town
- ☐ Rural
- ☐ On Reserve

4. How long have you lived there?

- ☐ Less than 1 year
- ☐ Between 1 and 2 years
- ☐ Between 2 and 3 years
- ☐ Between 3 and 4 years
- ☐ Between 4 and 5 years
- ☐ More than 5 years

5. In the last 5 years, how many times have you changed your address (i.e., moved to a different home)?

- ☐ None  Go to Question #7
- ☐ Once
- ☐ Twice
- ☐ Three
- ☐ More than three

6. What were your reasons for moving? (Select all that apply to you)

- ☐ Previous home(s) too small
- ☐ Home(s) in poor condition (not maintained)
- ☐ Moved to a better home
- ☐ Monthly cost too high
- ☐ Wanted to be closer to shopping or other services
- ☐ Wanted to be closer to work
- ☐ Wanted to be closer to university/college, etc.
- ☐ Wanted to be closer to schools
- ☐ Wanted to be closer to public transportation
- ☐ Wanted to be closer to family/friends
- ☐ Neighbourhood(s) unsafe
- ☐ No cultural diversity
- ☐ Changes in the family
- ☐ Other \_\_\_\_\_

7. What type of home are you currently living in?

- ☐ Single house
- ☐ Duplex
- ☐ Townhouse
- ☐ Apartment
- ☐ Basement suite
- ☐ Other \_\_\_\_\_

8. Are you satisfied with your current living accommodations?

- ☐ Yes
- ☐ No



(a) Why not? (Select all that apply to you)

- ☐ Too small
- ☐ Poor condition (not maintained)
- ☐ Home is too expensive
- ☐ Not close to shopping or other services
- ☐ Not close to work
- ☐ Not close to university, college, etc.
- ☐ Not close to schools
- ☐ Not close to public transportation
- ☐ Not close to family/friends
- ☐ Neighbourhood unsafe
- ☐ No cultural diversity
- ☐ Other \_\_\_\_\_

9. Are you planning to move in the future?

- ☐ Yes
- ☐ No



(a) Approximately when? \_\_\_\_\_

10. Why are you planning to move in the future?

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**PART III: Housing Wants and Needs**

Please answer Question #11 or Question #12.

11. If you RENT, why? (Select all that apply to you)

- ☐ Short-term stay (less than a year)
- ☐ Want the flexibility of being able to move when I want
- ☐ Don't want the responsibilities of home ownership
- ☐ Can't afford to buy the type of home I want
- ☐ Unable to obtain a mortgage
- ☐ Feel uncomfortable dealing with the banks
- ☐ Other \_\_\_\_\_

12. If you OWN your home are you satisfied?

- ☐ Yes
- ☐ No

↓  
(a) Why not? (Select all that apply to you)

- ☐ Too small
- ☐ Poor condition (not maintained)
- ☐ Not close to shopping or other services
- ☐ Not close to work
- ☐ Not close to university, college, etc.
- ☐ Not close to schools
- ☐ Not close to public transportation
- ☐ Not close to family/friends
- ☐ Neighbourhood unsafe
- ☐ No cultural diversity
- ☐ Other \_\_\_\_\_

13. If there were a program to help you buy a home, would you be interested in learning about it?

- ☐ Yes
- ☐ No

14. If you were buying a home, please indicate your top 3 choices of the type of home you would like. For example, put the number "1" beside your first choice, number "2" beside your second choice, and number "3" beside your third choice.

\_\_\_\_\_ Single house  
\_\_\_\_\_ Duplex  
\_\_\_\_\_ Townhouse-style condominium  
\_\_\_\_\_ Apartment-style condominium

(a) If you require a wheelchair accessible home, please check this box ☐

15. How many bedrooms do you need?

☐ 1  
☐ 2  
☐ 3  
☐ more than 3

16. If you were buying a home, please indicate what is most important to you in terms of location and other factors (indicate your top 3 choices) For example, put the number "1" beside your first choice, number "2" beside your second choice, and number "3" beside your third choice.

\_\_\_\_\_ Safe neighbourhood  
\_\_\_\_\_ Close to work  
\_\_\_\_\_ Close to university, college, etc.  
\_\_\_\_\_ Close to public transportation  
\_\_\_\_\_ Close to shopping or other services  
\_\_\_\_\_ Close to schools  
\_\_\_\_\_ Close to family/friends  
\_\_\_\_\_ Cultural diversity  
\_\_\_\_\_ Other \_\_\_\_\_

**PART IV: Financial Information**

17. What is the total annual income for your household (before any taxes)?

- ☐ Below \$12,000
- ☐ \$12,000 to \$18,000
- ☐ \$18,000 to \$24,000
- ☐ \$24,000 to \$30,000
- ☐ \$30,000 to \$36,000
- ☐ \$36,000 to \$42,000
- ☐ Over \$42,000

18. What type of employment?

Person A

- ☐ Full-time
- ☐ Part-time
- ☐ Seasonal
- ☐ Not employed
- ☐ Other \_\_\_\_\_

Person B

- ☐ Full-time
- ☐ Part-time
- ☐ Seasonal
- ☐ Not employed
- ☐ Other \_\_\_\_\_

Person C

- ☐ Full-time
- ☐ Part-time
- ☐ Seasonal
- ☐ Not employed
- ☐ Other \_\_\_\_\_

Person D

- ☐ Full-time
- ☐ Part-time
- ☐ Seasonal
- ☐ Not employed
- ☐ Other \_\_\_\_\_

19. What kinds of assets do you have?

- ☐ Home
- ☐ Land
- ☐ Personal Property (car, recreational vehicle, etc.)
- ☐ Savings Account or Chequing Account
- ☐ Investments (RRSPs, stocks, bonds, GICs, etc.)
- ☐ None
- ☐ Other \_\_\_\_\_

20. What kinds of debts do you have?

- ☐ Car loan/lease
- ☐ Student loan
- ☐ Credit cards
- ☐ Personal loan
- ☐ Personal line of credit
- ☐ Other \_\_\_\_\_

21. Adding all your debts together, what is your total monthly debt payment?

- ☐ Less than \$100
- ☐ \$100 to \$300
- ☐ \$300 to \$500
- ☐ \$500 to \$700
- ☐ Over \$700

22. How much are your monthly housing expenses (rent or mortgage + utilities)?

- ☐ \$300 to \$500
- ☐ \$500 to \$700
- ☐ \$700 to \$900
- ☐ Over \$900

23. Are you currently able to obtain credit (credit card, loan, mortgage, etc.)?

- ☐ Yes
- ☐ Have never applied for credit
- ☐ No \_\_\_\_\_

(a) Why are you not able to obtain credit?

- ☐ Bad credit history
- ☐ Have declared bankruptcy
- ☐ Don't have a high enough income
- ☐ Other \_\_\_\_\_

**PART V: Affordable Housing Program for Muskeg Lake Cree  
Nation Members**

24. Would an information session (or sessions) that explains the process of buying a home be of interest to you? (benefits of home ownership, responsibilities of home ownership, how mortgages work, managing your finances, etc.)

☐ Yes

☐ No

25. If an information session (or sessions) was offered, how would you like the information to be delivered?

☐ Meeting(s)

☐ Website

☐ Mentors

☐ Self-study

☐ Mail

☐ Video


☐ Other \_\_\_\_\_

26. How do you think an affordable housing program should be funded?

- ☐ Grant
- ☐ Preferential Loans
- ☐ Co-op support
- ☐ Other \_\_\_\_\_

27. Are there any other housing initiatives you would like to see? If yes, what?

28. Would you like a copy of the results of the survey?

- ☐ Yes
  - ☐ No
- 

(a) How would you like the results to be delivered?

- ☐ Mail
- ☐ Meeting
- ☐ Website
- ☐ E-mail
- ☐ Other \_\_\_\_\_

**Thank you for your participation in this survey. If you have further comments, please write them on the back of this page.**



## **APPENDIX B: Survey Letter**

Name  
Address  
City, Province  
Postal Code

Dear :

The Muskeg Lake Cree Nation and the Bridges and Foundations Project on Urban Aboriginal Housing is conducting a survey as part of a study leading to the development of an affordable housing program for Muskeg Lake Cree Nation members.

The information that you provide will be kept strictly confidential and will not be used for any purpose other than the affordable housing program and the Bridges and Foundation Project.

Your participation and feedback is very important in the development of an affordable housing program for the Muskeg Lake Cree Nation members.

Please fill out the enclosed survey, sign the consent agreement, and return both in the self-addressed, stamped envelope by no later than August 31, 2003 to:

Dr. A. B. Anderson  
Department of Sociology  
University of Saskatchewan  
9 Campus Dr.  
Saskatoon, SK S7N 5A5

Once the study is completed, the results of the survey will be available to all members of the Muskeg Lake Cree Nation.

If you have any questions regarding the survey, please contact Paul Ledoux Chairperson of the Affordable Housing Program Committee at (306) 955-4550.

Thank you for your participation.

Yours truly,

Paul Ledoux  
Chairperson  
Affordable Housing Program Committee

## **APPENDIX C: Consent Form**

**Muskeg Lake Cree Nation Affordable Housing Program  
and**

**Bridges and Foundations Project  
On Urban Aboriginal Housing**

Dr. Alan Anderson, University of Saskatchewan

**Consent Agreement**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

I understand that this survey is to assist the Muskeg Lake Cree Nation and the Bridges and Foundations Project in designing an Affordable Housing Program for band members.

I agree to allow this information to be used for the Muskeg Lake Cree Nation and the Bridges and Foundations Project. I understand that participants' names are confidential and will not be identified in any way.

I hereby give my signed consent.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## **APPENDIX D: Survey Results**

Table 1.0

**Number of Occupants of Household**

	Frequency	Percent
One	18	12.5
Two	48	33.3
Three	29	20.1
Four	29	20.1
Five	9	6.3
Six	5	3.5
Seven	2	1.4
Ten	2	1.4
Did not answer	2	1.4
Total	144	100.0

Table 2.0

**Age of Respondent**

	Frequency	Percent
20 - 30	20	13.9
31 - 40	45	31.3
41 - 50	34	23.6
51 - 60	12	8.3
61 - 70	20	13.9
71 - 80	6	4.2
Did not answer	7	4.9
Total	144	100.0

Table 3.0 **Occupation of Respondent**

	Frequency	Percent
Management	3	2.1
Business, finance, and administration	16	11.1
Health	6	4.2
Social science, and government service	5	3.5
Art, culture, recreation, and sport	2	1.4
Sales, and service	25	17.4
Trades, transport, equipment operators	18	12.5
Primary industry	3	2.1
Processing, and manufacturing	2	1.4
Homemaker	13	9.0
Student	11	7.6
Unemployed	7	4.9
Retired	14	9.7
Self-employed	3	2.1
Did not answer	16	11.1
Total	144	100.0

Table 4.0 **Level of Education of Respondent**

	Frequency	Percent
Grade school (1-8)	10	6.9
High school (9-12)	51	35.4
Technical/ business/ vocational school	36	25.0
University	30	20.8
University post-graduate	7	4.9
Adult basic education	2	1.4
Other	1	.7
Did not answer	7	4.9
Total	144	100.0

Table 5.0

**Relationship of Occupants to Respondent**

	Frequency	Percent
Husband	22	15.3
Wife	14	9.7
Spouse	30	20.8
Common-law	4	2.8
Boyfriend	2	1.4
Girlfriend	2	1.4
Daughter	12	8.3
Son	15	10.4
Friend	1	.7
Mother	1	.7
Granddaughter	1	.7
Grandson	1	.7
Border	1	.7
Foster son	1	.7
N/A	19	13.2
Did not answer	18	12.5
Total	144	100.0

Table 6.0

**Location of Respondent**

	Frequency	Percent
City	106	73.6
Town	18	12.5
Rural	10	6.9
On reserve	10	6.9
Total	144	100.0

Table 7.0

**Length of Residence in Present Location**

	Frequency	Percent
> one year	10	6.9
1 – 2 years	20	13.9
2 – 3 years	9	6.3
3 – 4 years	5	3.5
4 – 5 years	4	2.8
< 5 years	93	64.6
Did not answer	3	2.1
Total	144	100.0



Table 8.0

**Number of Times Respondent Moved in past Five Years**

	Frequency	Percent
None	53	36.8
Once	22	15.3
Twice	19	13.2
Three times	20	13.9
> three times	28	19.4
Did not answer	2	1.4
Total	144	100.0

Table 9.0

**Type of Residence**

	Frequency	Percent
Single house	83	57.6
Duplex	13	9.0
Townhouse/ condo	15	10.4
Apartment	22	15.3
Basement suite	3	2.1
Fourplex	3	2.1
Trailer	2	1.4
Suite	1	.7
Other	1	.7
Did not answer	1	.7
Total	144	100.0

Table 10.0

**Total Gross Annual Household Income**

	Frequency	Percent
> \$12,000	19	13.2
\$12,000 - \$18,000	17	11.8
\$18,000 - \$24,000	12	8.3
\$24,000 - \$30,000	8	5.6
\$30,000 - \$36,000	10	6.9
\$36,000 - \$42,000	12	8.3
< \$42,000	61	42.4
Did not answer	5	3.5
Total	144	100.0

Table 11.0

**Respondent's Type of Employment**

	Frequency	Percent
Full-time	78	54.2
Part-time	9	6.3
Seasonal	10	6.9
Unemployed	28	19.4
Self-employed	2	1.4
Retired	12	8.3
Causal	1	.7
Student	2	1.4
Other	1	.7
Did not answer	1	.7
Total	144	100.0

Table 12.0

**Total Monthly Debt Payment**

	Frequency	Percent
Under \$100	7	4.9
\$100 - \$300	19	13.2
\$300 - \$500	21	14.6
\$500 - \$700	21	14.6
Over \$700	49	34.0
None	7	4.9
Did not answer	20	13.9
Total	144	100.0

Table 13.0

**Monthly Housing Expenses**

	Frequency	Percent
\$300 - \$500	31	21.5
\$500 - \$700	23	16.0
\$700 - \$900	30	20.8
Over \$900	53	36.8
Under \$300	1	.7
Did not answer	6	4.2
Total	144	100.0